(iv) Banks are also financing tribals in the schemes sponsored by State Tribal Finance and Development Corporation.

(v) Micro Finance is encouraged by forming Self Help Groups (SHGs) and financial inclusion concept is implemented to increase outreach.

(vi) Employment generation through production, processing, marketing of tribal products specially herbs and medicines collected by tribals.

(vii) Educating tribal youths through various Non Governmental Organisations/Institutions for their socio-economic development.

Rising prices of real estate

768. SHRI KARNENDU BHATTACHARJEE: Will the Minister of FINANCE be pleased to state:

(a) whether Government have worked out formula to control the rising prices of real estate and interest rates to give relief to house buyers;

(b) if so, the details thereof; and

(c) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) to (c) Sir, the interest rates for real estate as also for other sectors of the economy are largely market determined. Reserve Bank of India has, however, advised the commerical banks to afford an opportunity to the borrowers of housing finance to obtain fair and transparent terms consistent with legal requirements and fair practices. Government has also provided fiscal concessions to make housing finance affordable. The National Housing Bank has set up a Technical Advisory Group to explore the possibility of constructing a housing prices index for tracking increase in the prices.

GDP growth rate

769. SHRI VIJAY J. DARDA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that in view of India's GDP being up by 9.1 per cent in the first half of the fiscal year to March, 2007, RBI and the Prime Minister expect the economy to sustain 8 per cent growth during 2006-07;

(b) if so, whether Government are aware that CII has projected GDP to expand by 8.6 per cent in the full year compared with 8.4 per cent in 2005-06; and

(c) what is the actual GDP growth rate during 2006-07 till date?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) and (b) As per the Advanced Estimats of National Income released by the Central Statistical Organisation (CSO) the growth of GDP at factor cost at 1999-2000 prices, during 2006-07 is estimated at 9.2 per cent as compared to 8.6 per cent growth projected by CII in December, 2006 in their publication titled 'State of the Economy'.

(c) CSO has also released estimates for GDP growth for the three completed quarters of 2006-07. GDP at factor cost at 1999-2000 prices has grown at 8.9 per cent, 9.2 per cent and 8.6 per cent during the first, second and the third quarters, respectively, which together cover the period April-December, 2006.

Decline in bank deposits from household sector

770. SHRI DHARAM PAL SABHARWAL: Will the Minister of FINANCE be pleased to state:

(a) whether Government are aware that bank deposits from household sector is declining during the last two years;

(b) if so, the details thereof and the reasons therefor; and

(c) what steps Government have taken to issue directives to various banks for formulating deposit products to attract house hold sector in to investing in bank deposits?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) to (c) The information is being collected and will be laid on the Table of the House.

Upliftment of BPL population

771. SHRI MOTIUR RAHMAN: Will the Minister of FINANCE be pleased to state:

(a) whether the population living below the poverty line did not get any